

Information to identify the case:

Debtor 1	<u>Justin C. Patterson</u>	Social Security number or ITIN	xxx-xx-2608
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Lawrence J. Zock Jr.</u>	Social Security number or ITIN	xxx-xx-9182
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 17-10145-TPA			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Justin C. Patterson

Lawrence J. Zock Jr.

6/17/22

By the court: Thomas P. Agresti
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ♦ debts that are domestic support obligations;
- ♦ debts for most student loans;
- ♦ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Justin C. Patterson
Lawrence J. Zock, Jr.
Debtors

Case No. 17-10145-TPA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-1
Date Rcvd: Jun 17, 2022

User: auto
Form ID: 3180W

Page 1 of 4
Total Noticed: 50

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 19, 2022:

Recip ID	Recipient Name and Address
db/jdb	Justin C. Patterson, Lawrence J. Zock, Jr., 1041 Freeport Road, North East, PA 16428-3027
14364652	+ 1st National Bank of Omaha, 1620 Dodge Street, Omaha, NE 68197-0002
14385896	+ Berkheimer, PO Box 25130, Lehigh Valley, PA 18002-5130
14420872	+ Erie Community Credit Union, c/o Carol F. Messenger, Payment Solution, 1129 State Street, Erie, PA 16501-1911
14364660	+ Erie Federal Credit Union, 1129 State Street, Erie, PA 16501-1911
14364662	+ Lake View Loan Servicing, 1301 Virginia Drive, Fort Washington, PA 19034-3231
14385897	+ McCabe Weisberg & Conway, 123 S. Broad Street, Suite 1400, Philadelphia, PA 19109-1060
14385898	+ Mutual of Omaha Bank, c/o TMG Financial Services, 1500 NW 118th Street, Des Moines, IA 50325-8242
14385899	+ North East Heat & Light, 10700 West Main Street, North East, PA 16428-2228
14385900	+ Northeast Township Tax Collector,, c/o Penny Luke, 10300 W. Main Street, North East, PA 16428-2858
14364663	PYOD LLC, c/o resurgent Capital, Sutie 110 MS 5796, Greenville, SC 29601
14668175	+ Penelec, c/o FirstEnergy, Building #1, Suite 1-511, 101 Crawford's Corner Rd, Holmdel, NJ 07733-1976
14385902	+ Penelec, 76 S. Main Street, Akron, OH 44308-1812
14385904	+ Stonegate Mortgage Corporation, 157 South Main Street, Mansfield, OH 44902-7955
14364668	+ TMG Financial Services, PO Box 14542, Des Moines, IA 50306-3542

TOTAL: 15

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Jun 18 2022 03:53:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jun 17 2022 23:51:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Jun 18 2022 03:53:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jun 17 2022 23:51:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ Email/PDF: resurgentbknofications@resurgent.com	Jun 18 2022 00:04:56	PYOD, LLC its successors and assigns as assignee o, Resurgent Capital Services, PO Box 19008, Greenville, SC 29602-9008
cr	+ Email/Text: bncmail@w-legal.com	Jun 17 2022 23:51:00	Synchrony Bank, c/o Weinstein & Riley, P.S., 2001 Western Ave., Suite #400, Seattle, WA 98121-3132
14364653	EDI: CBSAMERIMARK	Jun 18 2022 03:53:00	AmeriMark Premier, PO Box 2845, Monroe, WI 53566-8045

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14415103	+ EDI: CBSAMERIMARK	Jun 18 2022 03:53:00	Amerimark, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
14402270	+ EDI: WFNNB.COM	Jun 18 2022 03:53:00	COMENITY CAPITAL BANK, C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
14364654	+ EDI: CAPITALONE.COM	Jun 18 2022 03:53:00	Capital One Bank USA NA, PO Box 30281, Salt Lake City, UT 84130-0281
14364655	+ EDI: CAPITALONE.COM	Jun 18 2022 03:53:00	Capital One FSB, 1680 Capital One Drive, Mc Lean, VA 22102-3407
14389929	Email/Text: ra-li-occ-esbkpt-hbg@pa.gov	Jun 17 2022 23:51:00	Bureau of UC Benefits and Allowances, Attn: UI Payment Services, PO Box 67503, Harrisburg, PA 17106-7503
14364658	EDI: DISCOVER.COM	Jun 18 2022 03:53:00	Discover Financial Services, PO Box 15316, Wilmington, DE 19850
14364659	+ EDI: CITICORP.COM	Jun 18 2022 03:53:00	DSNB / Macy's, PO Box 8218, Mason, OH 45040
14666878	EDI: Q3G.COM	Jun 18 2022 03:53:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
14364656	+ EDI: CONVERGENT.COM	Jun 18 2022 03:53:00	Direct TV, c/o Convergent Outsourcing, PO Box 9004, Renton, WA 98057-9004
14667296	EDI: DIRECTV.COM	Jun 18 2022 03:53:00	Directv, LLC, by American InfoSource LP as agent, PO Box 5008, Carol Stream, IL 60197-5008
14364657	EDI: DISCOVER.COM	Jun 18 2022 03:53:00	Discover, PO Box 15136, Wilmington, DE 19850
14370895	EDI: DISCOVER.COM	Jun 18 2022 03:53:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14373384	Email/Text: collecadminbankruptcy@fnni.com	Jun 17 2022 23:51:00	First National Bank of Omaha, 1620 Dodge St., Stop Code 3105, Omaha, NE 68197
14655652	Email/Text: camanagement@mtb.com	Jun 17 2022 23:51:00	M&T Bank, P.O. Box 1288, Buffalo, NY 14240
14660642	+ Email/Text: bankruptcydpt@mcmcg.com	Jun 17 2022 23:51:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
14385903	+ EDI: CCS.COM	Jun 18 2022 03:53:00	PNC, c/o Credit Collection Services, 725 Canton Street, Norwood, MA 02062-2679
14672187	EDI: PRA.COM	Jun 18 2022 03:53:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14373403	+ EDI: RECOVERYCORP.COM	Jun 18 2022 03:53:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14670442	+ Email/PDF: resurgentbknotifications@resurgent.com	Jun 18 2022 00:04:57	PYOD, LLC its successors and assigns as assignee, of Capital One, F.S.B., Resurgent Capital Services, PO Box 19008, Greenville, SC 29602-9008
14385901	+ EDI: RMSC.COM	Jun 18 2022 03:53:00	PayPal Credit, PO Box 5138, Timonium, MD 21094-5138
14364664	+ EDI: RMSC.COM	Jun 18 2022 03:53:00	SNYCB/Wal-Mart, PO Box 965024, Orlando, FL 32896-5024
14364665	+ EDI: RMSC.COM	Jun 18 2022 03:53:00	SYNCB/Amazon, PO Box 965015, Orlando, FL 32896-5015
14364666	+ EDI: RMSC.COM	Jun 18 2022 03:53:00	SYNCB/Pay Pal Smart Conn, PO Box 965005, Orlando, FL 32896-5005
14951930	+ Email/Text: bncmail@w-legal.com	Jun 17 2022 23:51:00	SYNCHRONY BANK, c/o Weinstein & Riley, P.S., 2001 Western Ave, Ste 400, Seattle, WA 98121-3132

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14405668	+ Email/Text: bncmail@w-legal.com	Jun 17 2022 23:51:00	TD BANK USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
14364667	+ EDI: WTRRN BANK.COM	Jun 18 2022 03:53:00	TD Bank USA/Target Credit, PO Box 673, Minneapolis, MN 55440-0673
14364669	+ EDI: CMIGROUP.COM	Jun 18 2022 03:53:00	TW Northeast, c/o Credit Management, 4200 International Parkway, Carrollton, TX 75007-1912
14385906	+ Email/Text: DL-ICOMSBankruptcy@charter.com	Jun 17 2022 23:51:00	Time Warner Cable, 5520 Whipple Avenue NW, North Canton, OH 44720-7700
14364670	^ MEBN	Jun 17 2022 23:49:41	Verizon, c/o Trident Asset Management, PO Box 888424, Atlanta, GA 30356-0424
14364671	+ Email/Text: collections@widgetfinancial.com	Jun 17 2022 23:51:00	Widget Federal Credit Union, 2154 E. Lake Road, Erie, PA 16511-1140

TOTAL: 37

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		LakeView Loan Servicing, LLC
cr		Lakeview Loan Servicing, LLC
14364661		Jacob M. Ottley, Esquire
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 3 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 19, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 17, 2022 at the address(es) listed below:

Name	Email Address
Alexandra Teresa Garcia	on behalf of Creditor Lakeview Loan Servicing LLC ecmail@mwc-law.com, ecmail@ecf.courtdrive.com
Alexandra Teresa Garcia	on behalf of Creditor LakeView Loan Servicing LLC ecmail@mwc-law.com, ecmail@ecf.courtdrive.com
Brian Nicholas	on behalf of Creditor Lakeview Loan Servicing LLC bnicholas@kmlawgroup.com
Brian Nicholas	on behalf of Creditor LakeView Loan Servicing LLC bnicholas@kmlawgroup.com
Lauren M. Lamb	on behalf of Debtor Justin C. Patterson julie.steidl@steidl-steinberg.com; courtdocs.sands@gmail.com; acordell@steidl-steinberg.com; jseech@steidl-steinberg.com; Lamb

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LR53037@notify.bestcase.com;rlager@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com

Lauren M. Lamb

on behalf of Joint Debtor Lawrence J. Zock Jr.
julie.steidl@steidl-steinberg.com;courtdocs.sands@gmail.com;acordell@steidl-steinberg.com;jsech@steidl-steinberg.com;Lamb
LR53037@notify.bestcase.com;rlager@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com

Marisa Myers Cohen

on behalf of Creditor Lakeview Loan Servicing LLC ecfmail@ecf.courtdrive.com, mcohen@mwclaw.com

Office of the United States Trustee

ustregion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmecf@chapter13trusteewdpa.com

TOTAL: 9